

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: MARGARET CULBERTSON Debtor	Case No. 18-18473-mdc
PHH Mortgage Corporation, Movant	Chapter 13
vs. MARGARET CULBERTSON Respondent	11 U.S.C. §362

CERTIFICATION OF DEFAULT

BROCK AND SCOTT, PLLC, attorneys for Movant, hereby certifies that the above-captioned Debtor has failed to comply with the terms of the Stipulation approved by the U.S. Bankruptcy Judge on July 19, 2021.

In accordance with the terms of said Stipulation agreed to by the parties, the Automatic Stay is hereby lifted as to permit Movant to proceed with their State Court remedies upon Debtor's failure to cure the default.

/s/Andrew Spivack
Andrew Spivack, PA Bar No. 84439
Matthew Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
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Attorney for Creditor
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FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE: MARGARET CULBERTSON	Case No. 18-18473-mdc Chapter 13
PHH Mortgage Corporation, Movant	
vs.	
MARGARET CULBERTSON , Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Certification of Default has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

BRAD J. SADEK, Debtor's Attorney
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102
brad@sadeklaw.com

KENNETH E WEST, Bankruptcy Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Office of the U.S. Trustee, US Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

Via First Class Mail:

MARGARET CULBERTSON
1129 AGNEW DR
DREXEL HILL, PA 19026

Date: December 14, 2023

/s/Andrew Spivack

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